Case 06-01463 Doc 1 Filed 02/17/06 Entered 02/17/06 15:06:28 Desc Main Document Page 1 of 29

(Official Fortil 1) (10/03)			3						
UNIT NO E		Voluntary Petition							
Name of Debtor (if individual, enter Last, First, I Stovall, Maurice T.	Aiddle):		Name of Joint Debtor (Spouse) (Last, First, N	liddle):					
All Other Names used by the Debtor in the last (include married, maiden, and trade names): aka Maurice T. Reese	8 years		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):						
Last four digits of Soc. Sec./Complete EIN or o than one, state all): xxx-xx-7564	ther Tax I.D. No. (if more		Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. (if more than one, state all):						
Street Address of Debtor (No. & Street, City, ar 7100 S. Shore Dr., Apt. 610 Chicago, IL	nd State):		Street Address of Joint Debtor (No. & Street, 0	City, and State):					
	ZIPCODE 60649			ZIPCODE					
County of Residence or of the Principal Place of Cook	f Business:		County of Residence or of the Principal Place	of Business:					
Mailing Address of Debtor (if different from stre 7100 S. Shore Dr., Apt. 610 Chicago, IL	et address):		Mailing Address of Joint Debtor (if different fro	m street address):					
	ZIPCODE 60649			ZIPCODE					
Location of Principal Assets of Business Debto		above):							
				ZIPCODE					
Type of Debtor (Form of Organization) (Check one box.)	Nature of Busines (Check all applicable box		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)						
☐ Individual (includes Joint Debtors) ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and provide the	Health Care Business Single Asset Real Estate as in 11 U.S.C. § 101(51B) Railroad	s defined	Chapter 7 Chapter 11 Chapter 15 Petition for Recognition of a Foreign Main Proceeding Chapter 13 Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding						
information requested below.) State type of entity:	Stockbroker Commodity Broker		Nature of Debts (Check one box)						
	☐ Clearing Bank ☐ Nonprofit Organization qua	lified	Chapter 44	Business					
	under 15 U.S.C. § 501(c)(3	3)	Chapter 11 Debtors — Check one box:						
Filing Fee (Che Full Filing Fee attached Filing Fee to be paid in installments (Appli	,		Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).						
Must attach signed application for the coudebtor is unable to pay fee except in insta Form 3A. Filing Fee waiver requested (Applicable to	rt's consideration certifying that the liments. Rule 1006(b). See Offic	ial	Check if: Debtor's aggregate noncontigent liquidated debts owed to non-insiders or affiliates are less than \$2 million.						
attach signed application for the court's c	onsideration. See Official Form 3			THIS SPACE IS FOR COURT USE ONLY					
Statistical/Administrative Information Debtor estimates that funds will be availal Debtor estimates that, after any exempt p there will be no funds available for distribu	ole for distribution to unsecured cr roperty is excluded and administra			THIS STACE IS FOR GOOK! USE ONE!					
Estimated Number of Creditors 1- 50- 10 49 99 19		00 25,00							
Estimated Assets \$0 to \$50,001 to \$100,001 to \$50,000 \$100,000 □ □ □ □	\$500,001 to \$1,000,001 to \$1 million	\$10,000,00 \$50 millio	1 to \$50,000,001 to More than n \$100 million \$100 million						
Estimated Debts \$0 to \$50,001 to \$100,001 to \$50,000 \$100,000 \$500,000	\$500,001 to \$1,000,001 to \$1 million	\$10,000,00 \$50 millio	1 to \$50,000,001 to More than n \$100 million \$100 million						

Entered 02/17/06 15:06:28 Desc Main Case 06-01463 Doc 1 Filed 02/17/06 Page 2 of 29 Document (Official Form 1) (10/05) FORM B1, Page 2 Name of Debtor(s): Maurice T. Stovall **Voluntary Petition** (This page must be completed and filed in every case) **Prior Bankruptcy Case Filed Within Last 8 Years** (If more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: Chicago; Chapter 7 Discharged 02-45442 11/18/2002 Location Where Filed: Case Number: Date Filed: Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: None District: Relationship: Judge: **Exhibit B** Fxhibit A (To be completed if debtor is an individual (To be completed if debtor is required to file periodic reports (e.g., forms 10K and whose debts are primarily consumer debts.) 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. Exhibit A is attached and made a part of this petition. I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code. X /s/ Robert J. Adams & Associates 02/17/2006 Robert J. Adams & Associates Date **Certification Concerning Debt Counseling Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to by Individual/Joint Debtor(s) pose a threat of imminent and identifiable harm to public health or safety? I/we have received approved budget and credit counseling during the 180-day \square period preceding the filing of this petition. Yes, and Exhibit C is attached and made a part of this petition. I/we request a waiver of the requirement to obtain budget and credit counseling prior to filing based on exigent circumstances. (Must attach certification \square No describing.) Information Regarding the Debtor (Check the Applicable Boxes) Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding (in a federal or state court) in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property Check all applicable boxes. Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) Name of landlord that obtained judgment: Address of landlord: Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

petition.

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the

Case 06-01463 Doc 1 Filed 02/17/06 Entered 02/17/06 15:06:28 Desc Main Page 3 of 29 Document (Official Form 1) (10/05) FORM B1, Page 3 Name of Debtor(s): Maurice T. Stovall **Voluntary Petition** (This page must be completed and filed in every case) **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is I declare under penalty of perjury that the information provided in this petition is true true and correct. and correct, that I am the foreign representative of a debtor in a foreign proceeding, [If petitioner is an individual whose debts are primarily consumer debts and has and that I am authorized to file this petition. chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11. United States Code, understand the relief available under (Check only one box.) each such chapter, and choose to proceed under chapter 7. I request relief in accordance with chapter 15 of title 11, United States Code. [If no attorney represents me and no bankruptcy petition preparer signs the Certified copies of the documents required by § 1515 of title 11 are attached. petition] I have obtained and read the notice required by § 342(b) of the Bankruptcy Code. Pursuant to § 1511 of title 11, United States Code, I request relief in accordance I request relief in accordance with the chapter of title 11, United States Code, with the chapter of title 11 specified in this petition. A certified copy of the specified in this petition. order granting recognition of the foreign main proceeding is attached. X /s/ Maurice T. Stovall Maurice T. Stovall (Signature of Foreign Representative) (Printed Name of Foreign Representative) Telephone Number (If not represented by an attorney) 02/17/2006 Date (Date) Signature of Attorney Signature of Non-Attorney Petition Preparer I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as X /s/ Robert J. Adams & Associates defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and Robert J. Adams & Associates Bar No. 0013056 have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a Robert J. Adams & Associates maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document 125 S. Clark. Suite 1810 for filing for a debtor or accepting any fee from the debtor, as required in that Chicago, Illinois 60603 section. Official Form 19B is attached. Phone No.(312) 346-0100 Fax No.(312) 346-6228 Printed Name and title, if any, of Bankruptcy Petition Preparer 02/17/2006 Date Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. Address The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. X Date Signature of Bankruptcy Petiton Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Name of	Authorized	Individual		
			d Name of Authorized Individual	

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both (11 U.S.C. § 110; 18 U.S.C. § 156).

Form B6A (10/05) Document Page 4 of 29 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Maurice T. Stovall CASE NO

CHAPTER 13

SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint Or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
None				
	To	tal:	\$0.00	

(Report also on Summary of Schedules)

Form B6B (10/05)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Maurice T. Stovall CASE NO

CHAPTER 13

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash	-	\$200.00
		Credit Union Account	-	\$0.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	x			
3. Security deposits with public utilities, telephone companies, landlords, and others.		Security Deposit with landlord	-	\$300.00
4. Household goods and furnishings, including audio, video and computer equipment.		Living room set purchased over 6 years ago, 1 year old bedroom set, 4 year old bedroom set, dinnette set over 2 years old, 1 kitchen set over 3 years, 3 TV over 5 years,	-	\$1,200.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. Wearing apparel.		Necessary wearing apparel	-	\$100.00
7. Furs and jewelry.	x			
8. Firearms and sports, photographic, and other hobby equipment.		9 Ruger MM	-	\$450.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
		Tota		\$2,250.00

Form B6B (10/05)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Maurice T. Stovall CASE NO

CHAPTER 13

Total >

\$2,250.00

SCHEDULE B - PERSONAL PROPERTY

		Continuation Sheet No. 1		
Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	x			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	x			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	х			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			
		Tota		\$2.250.00

Form B6B (10/05)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Maurice T. Stovall CASE NO

CHAPTER 13

SCHEDULE B - PERSONAL PROPERTY

		Continuation Sheet No. 2		
Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2000 Ford	-	\$0.00
26. Boats, motors, and accessories.	х			
		Total	>	\$2,250.00

Form B6B (10/05)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Maurice T. Stovall CASE NO

CHAPTER 13

Total >

\$2,250.00

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
27. Aircraft and accessories.	х			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	x			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

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IN RE: Maurice T. Stovall CASE NO

CHAPTER 13

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	_	Check if debtor claims a homestead exemption that exceeds $\$125,000.$
☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)		

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash	735 ILCS 5/12-1001(b)	\$200.00	\$200.00
Credit Union Account	735 ILCS 5/12-1001(b)	\$0.00	\$0.00
Living room set purchased over 6 years ago, 1 year old bedroom set, 4 year old bedroom set, dinnette set over 2 years old, 1 kitchen set over 3 years, 3 TV over 5 years,	735 ILCS 5/12-1001(b)	\$1,200.00	\$1,200.00
Necessary wearing apparel	735 ILCS 5/12-1001(b)	\$100.00	\$100.00
2000 Ford	735 ILCS 5/12-1001(c)	\$0.00	\$0.00
		\$1,500.00	\$1,500,00

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Form B6D IN RE: Maurice T. Stovall (10/05)

CASE NO

CHAPTER 13

(If Known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: 8762578			DATE INCURRED: NATURE OF LIEN:					
Capital One Auto Finance P.O.Box 93016 Long Beach, CA 90809-3016	x	-	Car Loan COLLATERAL: 2000 Ford Expedition REMARKS:				\$21,000.00	\$6,000.00
			VALUE: \$15,000.00					
continuation sheets attache	ed		Subtotal (Total of this				\$21,000.00	
			Total (Use only on last	paç	je)	>	\$21,000.00	

(Report total also on Summary of Schedules)

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IN RE: Maurice T. Stovall CASE NO

CHAPTER 13

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

	☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,225* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governo of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. Secs. 326, 328, 329 and 330.
	nounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of istment.
	1 continuation sheets attached

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IN RE: Maurice T. Stovall

CASE NO ___

(If Known)

CHAPTER 13

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY	Admini	IStr	ative	allowances					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER		CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCT #:				DATE INCURRED: 01/14/2006					
Robert J. Adams & Associates				CONSIDERATION: Attorney Fees				\$2,704.00	\$2,704.00
125 S. Clark, Suite 1810				REMARKS:					
Chicago, Illinois 60603									
					┝				
					\vdash	H			
						П			
				Total for this Page (Sul	otot	al):	>	\$2,704.00	\$2,704.00
				Punning				\$2.704.00	\$2.704.00

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IN RE: Maurice T. Stovall

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CHAPTER 13

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT#: Harvard Collection Services, Inc. 4839 N. Elston Ave Chicago, IL 60630-2534		-	DATE INCURRED: CONSIDERATION: Collecting For - HCS, Inc. REMARKS:				\$745.00
ACCT#: Illinois Department of Public Aid 401 S. Clinton Chicago, IL 60607		-	DATE INCURRED: CONSIDERATION: public aid-disputed REMARKS:				\$4,105.00
ACCT #: Illinois Department of Public Aid 401 S. Clinton Chicago, IL 60607		-	DATE INCURRED: CONSIDERATION: public aid-disputed REMARKS:				\$825.00
ACCT#: Illinois Department of Public Aid 401 S. Clinton Chicago, IL 60607		-	DATE INCURRED: CONSIDERATION: public aid-disputed REMARKS:				\$760.00
ACCT #: NCO PO Box 41418 Dept. 13 Philadelphia, PA 19101		-	DATE INCURRED: CONSIDERATION: Collecting for - SBC Midwest REMARKS:				\$85.00
ACCT#: Park Dansan 113 W. 3rd Gastonia, NC 28053		-	DATE INCURRED: CONSIDERATION: Collecting for - MCI Communications REMARKS:				\$665.00
ACCT#: Peoples Energy 130 E. Randolph Dr. Chicago, IL 60687-6207		-	DATE INCURRED: CONSIDERATION: Utility REMARKS:				\$250.00
1continuation sheets attached			S S Total (Use only on last page of the completed Sche	ubto			\$7,435.00

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IN RE: Maurice T. Stovall

CASE NO (If Known)

CHAPTER 13

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: RMI/MCSI 18241 West St. Lansing, IL 60438		-	DATE INCURRED: CONSIDERATION: Collection agency REMARKS:				\$250.00
			Su	bto	tal	>	\$250.00

Form B6G (10/05)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Maurice T. Stovall CASE NO

CHAPTER 13

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☑ Check this box if debtor has no executory contracts or unexpired leases.

-	
NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Form B6H (10/05)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

IN RE: Maurice T. Stovall CASE NO

CHAPTER 13

SCHEDULE H - CODEBTORS

☐ Check this box if debtor has no codebtors.	
NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Donada Jiles 7100 S. Shore Dr, 610 Chicago, II 6064*	Capital One Auto Finance P.O.Box 93016 Long Beach, CA 90809-3016

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IN RE: Maurice T. Stovall CASE NO

CHAPTER 13

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Debtor's Marital Status:			[<mark>Dependen</mark>	s of Debtor and Sp	ouse	
Single	Relationship:	Daughter Son Daughter Son	Age:	11 8 5 1	Relationship):	Age:
Employment	Debtor				Spouse		
Occupation Name of Employer How Long Employed Address of Employer	Machinist Electro-Motive 1 Year 9301 W. 55th La Grange, IL	St.					
INCOME: (Estimate of a 1. Current monthly gross 2. Estimate monthly ove 3. SUBTOTAL	s wages, salary		ions (pror	ate if not p	aid monthly)	DEBTOR \$3,885.70 \$0.00	SPOUSE
 SUBTOTAL LESS PAYROLL DED 	NICTIONS					\$3,885.70	
a. Payroll taxes (inclub. Social Security Taxc. Medicared. Insurancee. Union duesf. Retirementg. Other (specify)h. Other (specify)i. Other (specify)						\$469.78 \$226.63 \$53.00 \$0.00 \$28.17 \$0.00 \$0.00 \$0.00	
j. Other (specify)					<u> </u>	\$0.00	
k. Other (specify)						\$0.00	
5. SUBTOTAL OF PAYE						\$777.58	
 TOTAL NET MONTHI Regular income from Income from real prop Interest and dividends Alimony, maintenance that of dependents lis 	operation of buderty s e or support pa	usiness or profe				\$3,108.12 \$0.00 \$0.00 \$0.00 \$0.00	
11. Social Security or gov12. Pension or retirement13. Other monthly income	vernment assist t income	tance (specify)				\$0.00 \$0.00	
a. Contrubution from Signs.						\$1,000.00 \$0.00 \$0.00	
14. SUBTOTAL OF LINE	S 7 THROUGH	I 13				\$1,000.00	
		_		1.4.4		-	
15. TOTAL MONTHLY IN	ICOME (Add ai	mounts snown (on lines 6	and 14)		\$4,108.12	

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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IN RE: Maurice T. Stovall CASE NO

CHAPTER 13

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate labeled "Spouse."	schedule of expenditures
1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included?	\$865.00
2. Utilities: a. Electricity and heating fuel b. Water and sewer	\$150.00
c. Telephone d. Other: cell phones	\$60.00 \$60.00
3. Home maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and dry cleaning 7. Medical and dental expenses 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions	\$420.00 \$50.00 \$15.00 \$60.00 \$325.00
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other:	\$242.00
12. Taxes (not deducted from wages or included in home mortgage payments) Specify:	
13. Installment payments: (In Chapter 11, 12, and 13 cases, do not list payments included in the plan) a. Auto: b. Other: Day Care for 1 year child c. Other: d. Other:	\$140.00
14. Alimony, maintenance, and support paid to others: Child Support 15. Payments for support of add'l dependents not living at your home: 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: 17.b. Other:	\$1,191.70
18. TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$3,578.70
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following document:	ng the filing of this
20. STATEMENT OF MONTHLY NET INCOME a. Total monthly income from Line 16 of Schedule I b. Total monthly expenses from Line 18 above c. Monthly net income (a. minus b.)	\$4,108.12 \$3,578.70 \$529.42

Form 6-Summary (10/05)

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IN RE: Maurice T. Stovall CASE NO

CHAPTER 13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities."

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$0.00		
B - Personal Property	Yes	4	\$2,250.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$21,000.00	
E - Creditors Holding Unsecured Priority Claims	Yes	2		\$2,704.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$7,685.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$4,108.12
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$3,578.70
	. ——	Total >	\$2,250.00	\$31,389.00	

Form 6-Summary (10/05)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Maurice T. Stovall CASE NO

CHAPTER 13

Statistical Summary of Certain Liabilities (28 U.S.C. § 159) [Individual Debtors Only]

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$0.00

The foregoing information is for statistical purposes only under 28 U.S.C. § 159.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Maurice T. Stovall CASE NO

CHAPTER 13

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read	I the foregoing summary and schedules, consisting of	16
sheets, and that they are true and correct to the best of	(Total shown on summary page plus 1.)	
Date 02/17/2006	Signature /s/ Maurice T. Stovall Maurice T. Stovall	
Date	Signature	
	[If joint case, both spouses must sign.]	

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IN RE: Maurice T. Stovall CASE NO

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

None

1. Income from employment or operation of business

2. Income other than from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE \$28,623.00 Wages

\$20,000.00 2004 Wages

\$40,000.00 Wages 2003

None

₩ W State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

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c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments $\frac{1}{2}$

V

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

 $\overline{\mathbf{V}}$

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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IN RE: Maurice T. Stovall CASE NO

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

None

5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

None

None

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List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

IN RE: Maurice T. Stovall CASE NO

CHAPTER

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

None

12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

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List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number. \square

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IN RE: Maurice T. Stovall CASE NO

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

None

18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

NAME, ADDRESS, AND LAST FOUR DIGITS OF

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

✓

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None

b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None

✓

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

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IN RE: Maurice T. Stovall CASE NO

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

None	21. Current Partners, Officers, Directors and S a. If the debtor is a partnership, list the nature and percentage		interest of each member of the partnership.
None ✓	b. If the debtor is a corporation, list all officers and directors holds 5 percent or more of the voting or equity securities of t		n, and each stockholder who directly or indirectly owns, controls, or
	22. Former partners, officers, directors and sh	areholders	
None ✓	-		nership within one year immediately preceding the commencement
None ✓	b. If the debtor is a corporation, list all officers, or directors we preceding the commencement of this case.	vhose relationship	with the corporation terminated within one year immediately
	23. Withdrawals from a partnership or distribu	itions by a co	rporation
None 🗹	If the debtor is a partnership or corporation, list all withdrawa	als or distributions	credited or given to an insider, including compensation in any form, e during one year immediately preceding the commencement of this
	24. Tax Consolidation Group		
None 🗹	<u>-</u>	•	number of the parent corporation of any consolidated group for tax immediately preceding the commencement of the case.
	25. Pension Funds		
None V		, ,	on number of any pension fund to which the debtor, as an employer, preceding the commencement of the case.
l dool	are under penalty of perjury that I have read the answe	re contained in	the foregoing statement of financial affairs and any
	nments thereto and that they are true and correct.	is contained III	the foregoing statement of illiandal allalis and any
allaci	illients thereto and that they are tide and correct.		
Doto	02/17/2006	Signatura	/s/ Maurice T. Stovall
Date		Signature of Debtor	Maurice T. Stovall
D-4		Ciana atuma	
Date		Signature of Joint Debto	r
		(if any)	•

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. Sections 152 and 3571

B201 (10/05)

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IN RE: Maurice T. Stovall

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$220 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$274)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13:</u> Repayment of All or Part of the Debts of an Individual with Regular Income (\$150 filing fee, \$39 administrative fee: Total fee \$189)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under Chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

B201 (10/05)

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IN RE: Maurice T. Stovall

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Maurice T. Stovall	X /s/ Maurice T. Stovall	02/17/2006	
	Signature of Debtor	Date	
Printed Name(s) of Debtor(s)	X		
Case No. (if known)	Signature of Joint Debtor (if any)	Date	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

IN RE: Maurice T. Stovall CASE NO

CHAPTER 13

	DISCLOSURE OF COMP	ENSATION OF ATTORNEY	FOR DEBTOR					
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P that compensation paid to me within one year before services rendered or to be rendered on behalf of t is as follows:	ore the filing of the petition in bankrupt	cy, or agreed to be paid to me, for					
	For legal services, I have agreed to accept:		\$2,704.00					
	Prior to the filing of this statement I have received:	<u> </u>	\$0.00					
	Balance Due:	<u> </u>	\$2,704.00					
2.	The source of the compensation paid to me was:							
	✓ Debtor ☐ Other (spe	ecify)						
3.	The source of compensation to be paid to me is:							
	Debtor ☐ Other (spe	ecify)						
4.	I have not agreed to share the above-disclose associates of my law firm.	ed compensation with any other perso	n unless they are members and					
	☐ I have agreed to share the above-disclosed consociates of my law firm. A copy of the agree compensation, is attached.							
5.	In return for the above-disclosed fee, I have agree a. Analysis of the debtor's financial situation, and bankruptcy; b. Preparation and filing of any petition, schedules c. Representation of the debtor at the meeting of	rendering advice to the debtor in dete s, statements of affairs and plan which	rmining whether to file a petition in may be required;					
6.	By agreement with the debtor(s), the above-disclo	osed fee does not include the following	services:					
		CERTIFICATION						
	I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.							
	02/17/2006	/s/ Robert J. Adams & Associates						
	Date	Robert J. Adams & Associates Robert J. Adams & Associates 125 S. Clark, Suite 1810 Chicago, Illinois 60603 Phone: (312) 346-0100 / Fax: (312)	Bar No. 0013056					
1								